

<b>FORM B1</b> <b>United States Bankruptcy Court</b> <b>Northern District of Illinois-Western Division</b>		<b>Voluntary Petition</b>
Name of Debtor (if individual, enter Last, First, Middle): Anderson, Thomas		Name of Joint Debtor (Spouse) (Last, First, Middle): Anderson, Lizett
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):
Soc. Sec./Tax I.D. No. (If more than one, state all): XXX-XX-8717		Soc. Sec./Tax I.D. No. (if more than one, state all): XXX-XX-1526
Street Address of Debtor (No. & Street, City, State & Zip Code): 1110 East Lincoln Highway DeKalb, IL 60115		Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 1110 East Lincoln Highway DeKalb, IL 60115
County of Residence or of the Principal Place of Business: DeKalb		County of Residence or of the Principal Place of Business: DeKalb
Mailing Address of Debtor (if different from street address):		Mailing Address of Joint Debtor (if different from street address):
Location of Principal Assets of Business Debtor (if different from street address above):		
<b>Information Regarding the Debtor (Check the Applicable Boxes)</b>		
<b>Venue</b> (Check any applicable box) <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.		
<b>Type of Debtor</b> (Check all boxes that apply) <input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad <input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker <input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Other _____		<b>Chapter or Section of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input checked="" type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding
<b>Nature of Debts</b> (Check one box) <input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business		<b>Filing Fee</b> (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.
<b>Chapter 11 Small Business</b> (Check all boxes that apply) <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101 <input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)		
<b>Statistical/Administrative Information</b> (Estimates only) <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors      1-15      16-49      50-99      100-199      200-999      1000-over <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		
Estimated Assets \$0 to \$50,000      \$50,001 to \$100,000      \$100,001 to \$500,000      \$500,001 to \$1 million      \$1,000,001 to \$10 million      \$10,000,001 to \$50 million      \$50,000,001 to \$100 million      More than \$100 million <input type="checkbox"/> <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		
Estimated Debts \$0 to \$50,000      \$50,001 to \$100,000      \$100,001 to \$500,000      \$500,001 to \$1 million      \$1,000,001 to \$10 million      \$10,000,001 to \$50 million      \$50,000,001 to \$100 million      More than \$100 million <input type="checkbox"/> <input checked="" type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>		

<b>Voluntary Petition</b> (This page must be completed and filed in every case)		Name of Debtor(s): <b>FORM B1, Page 2</b> Thomas Anderson & Lizett Anderson	
<b>Prior Bankruptcy Case Filed Within Last 6 Years</b> (If more than one, attach additional sheet)			
Location Where Filed: Northern Dist. of IL	Case Number: 03-73423	Date Filed: 6/25/03	
<b>Pending Bankruptcy Case</b> (If more than one, attach additional sheet)			
Name of Debtor: NONE	Case Number:	Date Filed:	
District:	Relationship:	Judge:	

## Signatures

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.  
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X Thomas F. Anderson  
Signature of Debtor  
X Lizett Anderson  
Signature of Joint Debtor

Telephone Number (If not represented by attorney)

7/26/04

Date

### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X \_\_\_\_\_  
Signature of Authorized Individual

\_\_\_\_\_  
Printed Name of Authorized Individual

\_\_\_\_\_  
Title of Authorized Individual

\_\_\_\_\_  
Date

### Signature of Attorney

X Richard H. Schmack  
Signature of Attorney for Debtor(s)  
RICHARD H. SCHMACK 3127667

Printed Name of Attorney for Debtor(s)

Schmack & Petrucci

Firm Name

584 West State Street

Address

Sycamore, IL 60178

(815) 895-2074 Fax: (815) 899-3847

Telephone Number

7/26/04

Date

### Signature of Non-Attorney Petition Preparer

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

\_\_\_\_\_  
Printed Name of Bankruptcy Petition Preparer

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

X \_\_\_\_\_  
Signature of Bankruptcy Petition Preparer

\_\_\_\_\_  
Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

### Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)

☐ Exhibit A is attached and made a part of this petition.

### Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

X Richard H. Schmack 7/26/04  
Signature of Attorney for Debtor(s) Date

FORM B6-Cont.  
(6/90)**United States Bankruptcy Court**

Northern District of Illinois-Western Division

In re Thomas Anderson, & Lizett  
Anderson, his wife.

Debtor

Case No. \_\_\_\_\_

(if known)

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	AMOUNTS SCHEDULED		
			ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 100,000.00		
B - Personal Property	YES	5	\$ 12,628.79		
C - Property Claimed as Exempt	YES	3			
D - Creditors Holding Secured Claims	YES	1		\$ 82,900.00	
E - Creditors Holding Unsecured Priority Claims	YES	1		\$ 0.00	
F - Creditors Holding Unsecured NonPriority Claims	YES	3		\$ 7,362.00	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 3,097.81
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 2,631.00
Total Number of Sheets in ALL Schedules ▶		18			
Total Assets ▶			\$ 112,628.79		
Total Liabilities ▶				\$ 90,262.00	

FORM B6A  
(10/89)Thomas Anderson, & Lizett  
Anderson, his wife.In re \_\_\_\_\_,  
DebtorCase No. \_\_\_\_\_  
(If known)**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on the schedule. List them in Schedule G- Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claim in the property only in Schedule C-Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Homestead Real Estate Location: 1110 East Lincoln Hwy DeKalb, IL 60115	Fee simple	J	100,000.00	80,000.00
Total ►			\$ 100,000.00	

(Report also on Summary of Schedules.)

FORM 86B  
(10/89)

In re Thomas Anderson, & Lizett  
Anderson, his wife.

Debtor

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None". If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled, "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C-Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		U. S. Currency Location: Debtor's Residence	J	10.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking Account # 5210148887 Location: National City Bank P.O.Box 8043 Royal Oak, MI 48068	J	200.00
		Savings Account #35011 Location: IL Comm. Credit Union 1500 Barber Greene Rd DeKalb, IL 60115	J	75.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		bunk beds, 2 beds, 2 couches, chair, rocking chair, vacuum, dresser, 2 fans, space heater, 2 tvs, vcr, dvd player stand, tv, end table, lamps, 1 uggage, stove, refrigerator, microwave, small kitchen appl., dinnerware, cookware, linen, yard equipment, folding table Locat	J	2,932.00

FORM B6B - Cont.  
(10/89)

In re Thomas Anderson, & Lizett Anderson, his wife.  
Debtor

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
5. Books, Pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, guitar, violins, art work, frames Location: Debtor's Residence	J	200.00
6. Wearing apparel.		Miscellaneous Clothing Location: Debtor's Residence	J	500.00
7. Furs and jewelry.		Wedding Rings, costume jewelry Location: Debtor's Residence	J	500.00
8. Firearms and sports, photographic, and other hobby equipment.		bikes Location: Debtor's Residence	J	100.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		401(k) Location: Debtor's Residence	H	5,000.00
		Pension Plan Location: Illinois Municipal Retirement Fund	W	0.00

FORM B6B - Cont.  
(10/89)

In re Thomas Anderson, & Lizett Anderson, his wife.,  
Debtor

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Stock and interests in incorporated and unincorporated businesses. Itemize.		Stock Options 40% vested as of 7/1/04 Location: Debtor's Residence	J	400.00
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlement to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate or a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights of setoff claims. Give estimated value of each.	X			

FORM B6B - Cont.  
(10/89)

In re Thomas Anderson, & Lizett Anderson, his wife.  
Debtor

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
21. Patents, copyrights, and other Intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		1998 Hyundai Accent Location: Debtor's Residence	J	985.00
		1991 Honda Civic Location: Debtor's Residence	J	500.00
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment, and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			

FORM B6B -

Cont.

(10/89)

Thomas Anderson, & Lizett

Anderson, his wife.

In re

Debtor

(If known)

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
33. Other personal property of any kind not already listed. Itemize.	X			
			Total ▶	\$ 12,628.79

0 continuation sheets attached

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

Thomas Anderson, & Lizett  
Anderson, his wife.In re \_\_\_\_\_,  
DebtorCase No. \_\_\_\_\_  
(If known)

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.☒ 11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180 day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Homestead Real Estate	Husband 735 ILCS 5/12-901	7,500.00	100,000.00
	Wife 735 ILCS 5/12-901	7,500.00	
Checking Account # 5210148887	Husband 735 ILCS 5/12-1001(b)	100.00	200.00
	Wife 735 ILCS 5/12-1001(b)	100.00	
Miscellaneous Clothing	Husband 735 ILCS 5/12-1001(a)	250.00	500.00
	Wife 735 ILCS 5/12-1001(a)	250.00	
U. S. Currency	Husband 735 ILCS 5/12-1001(b)	5.00	10.00
	Wife 735 ILCS 5/12-1001(b)	5.00	

Thomas Anderson, & Lizett  
Anderson, his wife.

In re

Debtor

Case No.

(If known)

## SCHEDULE C - CONTINUATION PAGE

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
bunk beds, 2 beds, 2 couches, chair, rocking chair, vacuum, dresser, 2 fans, space heater, 2 tvs, vcr, dvd player stand, tv, end table, lamps, 1 uggage, stove, refrigerator, microwave, small kitchen appl., dinnerware, cookware, linen, yard equipment, folding table	Husband 735 ILCS 5/12-1001(b) Wife 735 ILCS 5/12-1001(b)	1,257.00  1,257.00	2,932.00
Books, guitar, violins, art work, frames	Husband 735 ILCS 5/12-1001(b) Wife 735 ILCS 5/12-1001(b)	100.00  100.00	200.00
Wedding Rings, costume jewelry	Husband 735 ILCS 5/12-1001(b) Wife 735 ILCS 5/12-1001(b)	250.00  250.00	500.00
1998 Hyundai Accent	Wife 735 ILCS 5/12-1001(c)	985.00	985.00
401(k)	Husband 735 ILCS 5/12-1006	5,000.00	5,000.00

Thomas Anderson, & Lizett  
 Anderson, his wife.

In re \_\_\_\_\_  
 Debtor

Case No. \_\_\_\_\_  
 (If known)

## SCHEDULE C - CONTINUATION PAGE

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
Pension Plan	Wife 735 ILCS 5/12-1006	0.00	0.00
Savings Account #35011	Husband 735 ILCS 5/12-1001(b) Wife 735 ILCS 5/12-1001(b)	37.50 37.50	75.00
Stock Options 40% vested as of 7/1/04	Husband 735 ILCS 5/12-1001(b) Wife 735 ILCS 5/12-1001(b)	400.00 0.00	400.00
bikes	Husband 735 ILCS 5/12-1001(b) Wife 735 ILCS 5/12-1001(b)	50.00 50.00	100.00
1991 Honda Civic	Husband 735 ILCS 5/12-1001(c) Wife 735 ILCS 5/12-1001(b)	500.00 0.00	500.00

FORM B6D

(6/90) Thomas Anderson, & Lizett  
Anderson, his wife.

In re \_\_\_\_\_,  
Debtor

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns).

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. Ford Motor Credit Company Bankruptcy Section P. O. Box 537901 Livonia, MI 48153-7901	J	Date incurred: Unknown Nature of Lien: PMST Description: Hyundai  Value \$ 985.00				\$2,900.00	\$1,915.00
ACCOUNT NO. Midland Bank P.O.Box 26648 Oklahoma, OK 73126	J	Date incurred: Unknown Nature of Lien: First Mortgage Description: Homestead Real Estate  Value \$ 100,000.00				\$80,000.00	
ACCOUNT NO.     Value \$							
ACCOUNT NO.     Value \$							

0 continuation sheets attached

Subtotal (Total of this page) \$ 82,900.00

Total (Use only on last page) \$ 82,900.00

B6E  
(Rev. 12/94)

In re Thomas Anderson, & Lizett  
Anderson, his wife.  
Debtor

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A Complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns).

Report total of all claims listed on this schedule in the box labeled "Subtotal" on each sheet. Report the total of all claims on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

### TYPES OF PRIORITY

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4000\* per person, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain Farmers and fisherman**

Claims of certain farmers and fishermen, up to \$4000\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$1800\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **Spousal or child support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to extent provided in 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution 11 U.S.C. § 507(a)(9).

\*Amounts are subject to adjustment on April 1, 1998, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 continuation sheets attached

Thomas Anderson, & Lizett  
Anderson, his wife.

In re

Debtor

Case No.

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns).

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. C.B.Accounts 1101 Main Street Peoria, IL 61654	J	Date incurred: Unknown Consideration: Collection Agent for Kishwaukee Community Hospital				Notice Only
ACCOUNT NO. Charles E. Fierz 400 East Hillcrest Suite 100 A DeKalb, IL 60115	J	Date incurred: Unknown Consideration: Unpaid Legal Fees from prior bankruptcy				\$580.00
ACCOUNT NO. M3331148541 Creditors Interchange P.O.Box 1335 Buffalo, NY 14240-1335	J	Date incurred: 2003 Consideration: Collection Agent for HSBC Bank				Notice Only
ACCOUNT NO. Discover P. O. Box 30395 Salt Lake City, UT 84130	J	Date incurred: Unknown Consideration: Credit Card Debt				\$1,645.00
2 continuation sheets attached						Subtotal ► \$ 2,225.00
						Total ► \$

(Report total also on Summary of Schedules)

FORM B6F-Cont. (Official Form 6F) (9/97)

Thomas Anderson, & Lizett  
Anderson, his wife.

In re \_\_\_\_\_, Debtor Case No. \_\_\_\_\_ (If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODITOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. eCast Settlement 383 Madison Avenue 10th Floor New York, NY 10179	J	Date incurred: Unknown Consideration: Collection Agent for JC Penney				Notice Only
ACCOUNT NO. Equifax P.O. Box 740241 Atlanta, GA 30374	J	Date incurred: Unknown Consideration: Unknown				Notice Only
ACCOUNT NO. Experian P.O.Box 2104 Allen, TX 75013-2104	J	Date incurred: Unknown Consideration: Unknown				Notice Only
ACCOUNT NO. HSBC Bank Rose Kitchen P.O.Box 4215 Buffalo, NY 14240	J	Date incurred: Unknown Consideration: Unknown				\$1,324.00
ACCOUNT NO. J.C. Penney P.O.Box 960001 Orlando, FL 32896	J	Date incurred: Unknown Consideration: Credit Card Debt				\$283.00
<p>Sheet no. <u>1</u> of <u>2</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims</p> <p style="text-align: right;">Subtotal (Total of this page) \$ <u>1,607.00</u> Total \$ _____</p> <p style="text-align: center;">(Use only on last page of the completed Schedule F) (Report total also on Summary of Schedules)</p>						

FORM B6F-Cont. (Official Form 6F) (9/97)

Thomas Anderson, & Lizett  
Anderson, his wife.

In re \_\_\_\_\_, Debtor Case No. \_\_\_\_\_ (If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODER HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM, IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.  Kiswaukee Community Hospital P. O. Box 846 DeKalb, IL 60115	J	Date incurred: Unknown Consideration: Medical Care				\$405.00
ACCOUNT NO.  National City Bank P.O.Box 8043 Royal Oak, MI 48068	J	Date incurred: Unknown Consideration: Unknown				\$500.00
ACCOUNT NO.  TransUnion P.O.Box 1000 Chester, PA 19016-1000	J	Date incurred: Unknown Consideration: Unknown				Notice Only
ACCOUNT NO.  Freedman Anselmo Lindberg & Rappe P.O.Box 3228 Naperville, IL 60566-7228	J	Date incurred: Unknown Consideration: Attorneys for Ford Motor Credit				Notice Only
ACCOUNT NO. 29208801526 Sallie Mae Servicing P.O.Box 59012 Panama City, FL 32412-9012		Date incurred: 2003 Consideration: Student Loans				\$2,625.00

Sheet no. 2 of 2 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page)	\$ 3,530.00
Total	\$ 7,362.00

(Use only on last page of the completed Schedule F)

(Report total also on Summary of Schedules)

In re Thomas Anderson, & Lizett  
Anderson, his wife.  
Debtor

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

Form B61

(6/90)

Thomas Anderson, & Lizett  
Anderson, his wife.

In re \_\_\_\_\_,  
Debtor

Case No. \_\_\_\_\_  
(If known)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE		
	NAMES	AGE	RELATIONSHIP
Married	Nathalia	12	Daughter
	Isabella	6	Daughter
	Paul	3	Son

EMPLOYMENT:	DEBTOR	SPOUSE
Occupation	Line Leader	Teacher's Aide
Name of Employer	Westell, Inc.	DeKalb CUSD
How long employed	3 years	3 years
Address of Employer	750 North Commons Drive Aurora, IL 60504	901 South Fourth Street DeKalb, IL 60115

Income: (Estimate of average monthly income)  
Current monthly gross wages, salary, and commissions  
(pro rate if not paid monthly.)

Estimated monthly overtime

SUBTOTAL

LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

b. Insurance

c. Union dues

d. Other (specify: Debtor: 401(k) & 401(k) Loan )  
IMRF

SUBTOTAL OF PAYROLL DEDUCTIONS

TOTAL NET MONTHLY TAKE HOME PAY

Regular income from operation of business or profession or farm  
(attach detailed statement)

Income from real property

Interest and dividends

Alimony, maintenance or support payments payable to the debtor for the  
debtor's use or that of dependents listed above.

Social security or other government assistance  
(Specify)

Pension or retirement income

Other monthly income

(Specify) Pell Grants

TOTAL MONTHLY INCOME

TOTAL COMBINED MONTHLY INCOME \$ 3,097.81

DEBTOR

SPOUSE

\$ 2,295.32

\$ 1,044.20

\$ 219.37

\$ - 0 -

\$ 2,514.69

\$ 1,044.20

\$ 231.76

\$ 117.02

\$ 201.32

\$ - 0 -

\$ - 0 -

\$ 19.10

\$ 144.88

\$ 46.98

\$ 577.98

\$ 183.10

\$ 1,936.71

\$ 861.10

\$ - 0 -

\$ - 0 -

\$ - 0 -

\$ - 0 -

\$ - 0 -

\$ - 0 -

\$ - 0 -

\$ - 0 -

\$ - 0 -

\$ - 0 -

\$ - 0 -

\$ - 0 -

\$ - 0 -

\$ - 0 -

\$ - 0 -

\$ 300.00

\$ - 0 -

\$ - 0 -

\$ 1,936.71

\$ 1,161.10

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

Thomas Anderson, & Lizett  
Anderson, his wife.

In re

Debtor

Case No.

(If known)

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Rent or home mortgage payment (include lot rented for mobile home)	\$ 808.00
Are real estate taxes included? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	
Is Property insurance included? Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	
Utilities Electricity and heating fuel	\$ 220.00
Water and sewer	\$ 35.00
Telephone	\$ 100.00
Other Satellite	\$ 40.00
Home maintenance (repairs and upkeep)	\$ 50.00
Food	\$ 500.00
Clothing	\$ 100.00
Laundry and dry cleaning	\$ 40.00
Medical and dental expenses	\$ 70.00
Transportation (not including car payments)	\$ 200.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ 50.00
Charitable contributions	\$ 10.00
Insurance (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	\$ - 0 -
Life	\$ - 0 -
Health	\$ - 0 -
Auto	\$ 88.00
Other	\$ - 0 -
Taxes (not deducted from wages or included in home mortgage payments)	
(Specify)	\$ - 0 -
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan)	
Auto	\$ - 0 -
Other	\$ - 0 -
Other	\$ - 0 -
Alimony, maintenance, and support paid to others	\$ - 0 -
Payments for support of additional dependents not living at your home	\$ - 0 -
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ - 0 -
Other Children's School Expenses(20); Wife's Tuition & Books(300)	\$ 320.00

TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)

\$ 2,631.00

**[FOR CHAPTER 12 AND 13 DEBTORS ONLY]**

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income	\$ 3,097.81
B. Total projected monthly expenses	\$ 2,631.00
C. Excess income (A minus B)	\$ 466.81
D. Total amount to be paid into plan each	\$ 0.00

(interval)

Thomas Anderson, & Lizett  
Anderson, his wife.

In re \_\_\_\_\_  
Debtor

Case No. \_\_\_\_\_  
(If known)

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 19 sheets,  
and that they are true and correct to the best of my knowledge, information and belief. (Total shown on summary page plus 1)

Date 7/26/04

Signature Thomas Anderson  
THOMAS ANDERSON Debtor

Date 7/26/04

Signature Lizett E. Anderson  
LIZETT ANDERSON (Joint Debtor, if any)

[If joint case, both spouses must sign]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

### CERTIFICATION OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. §110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer \_\_\_\_\_

Social Security No. \_\_\_\_\_

Address \_\_\_\_\_

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X  
Signature of Bankruptcy Petition Preparer \_\_\_\_\_

Date \_\_\_\_\_

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

**FORM 7. STATEMENT OF FINANCIAL AFFAIRS**  
**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS-WESTERN DIVISION**Thomas Anderson, & Lizett  
Anderson, his wife.

In re

(Name)

Debtor

Case No.

(If known)

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 15 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 16-21. If the answer to any question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

**DEFINITIONS**

**"In business."** A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the two years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or person in control of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

**"Insider."** The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any person in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

**None 1. Income from employment or operation of business**

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT****SOURCE (if more than one)**

Debtor, Yr to date:	\$16,720.00	Westell Inc, Aurora, IL 60504
Debtor, 2003:	\$24,886.92	Westell Inc, Aurora, IL 60504
Debtor, 2002:	\$26,000.00	Westell Inc, Aurora, IL 60504

Spouse, Yr to date:	\$6,265.00	DeKalb CUSD, DeKalb, IL 60115
Spouse, 2003:	\$11,429.65	DeKalb CUSD, DeKalb, IL 60115
Spouse, 2002:	\$8,000.00	DeKalb CUSD, DeKalb, IL 60115

None **2. Income other than from employment or operation of business**



State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

None **3. Payments to creditors**



a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
------------------------------	-------------------	-------------	--------------------

None



b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors, who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
------------------------------------------------------------	-------------------	-------------	--------------------

None **4. Suits and administrative proceedings, executions, garnishments and attachments**



a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
------------------------------------	----------------------	---------------------------------	--------------------------

MidFirst Bank  
v.  
Thomas & Lizette  
Anderson  
" " " " " "

Foreclosure Action

U.S. Dist. Court  
Northern District  
of IL  
Rockford, IL

Pending

None **b.** Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
------------------------------------------------------------------------	--------------------	-----------------------------------------

None **5. Repossessions, foreclosures and returns**

**a.** List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OR REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
-------------------------------------------	------------------------------------------------------------------	-----------------------------------------

None **6. Assignments and receiverships**

**a.** Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
---------------------------------	-----------------------	-----------------------------------------

None **b.** List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
----------------------------------	------------------------------------------------------	------------------	-----------------------------------------

None 7. Gifts

☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case, except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
--------------------------------------------------	--------------------------------------	-----------------	-------------------------------------

None 8. Losses

☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
--------------------------------------	----------------------------------------------------------------------------------------------------------------	-----------------

None 9. Payments related to debt counseling or bankruptcy

☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case or since the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Richard H. Schmack Schmack & Petruchius 584 West State Street Sycamore, IL 60178	2/6/04	\$400.00
Richard H. Schmack Schmack & Petruchius 584 West State Street Sycamore, IL 60178	6/10/04	\$100.00
Charles E. Fierz 400 East Hillcrest Suite 100 A DeKalb, IL 60115	3/ or 4/2004 Paid by Chapter 13 Trustee in #03 B 73423	\$420.00

None 10. Other transfers

- ☒ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
- | NAME AND ADDRESS OF TRANSFEREE,<br>RELATIONSHIP TO DEBTOR | DATE | DESCRIBE PROPERTY<br>TRANSFERRED<br>AND VALUE RECEIVED |
|-----------------------------------------------------------|------|--------------------------------------------------------|
|-----------------------------------------------------------|------|--------------------------------------------------------|

None 11. Closed financial accounts

- ☒ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
- | NAME AND ADDRESS<br>OF INSTITUTION | TYPE AND NUMBER<br>OF ACCOUNT AND<br>AMOUNT OF FINAL BALANCE | AMOUNT AND<br>DATE OF SALE<br>OR CLOSING |
|------------------------------------|--------------------------------------------------------------|------------------------------------------|
|------------------------------------|--------------------------------------------------------------|------------------------------------------|

None 12. Safe deposit boxes

- ☒ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
- | NAME AND ADDRESS<br>OF BANK OR<br>OTHER DEPOSITORY | NAME AND ADDRESSES<br>OF THOSE WITH ACCESS<br>TO BOX OR DEPOSITORY | DESCRIPTION<br>OF<br>CONTENTS | DATE OF TRANSFER<br>OR SURRENDER,<br>IF ANY |
|----------------------------------------------------|--------------------------------------------------------------------|-------------------------------|---------------------------------------------|
|----------------------------------------------------|--------------------------------------------------------------------|-------------------------------|---------------------------------------------|

None 13. Setoffs

- ☒ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
- | NAME AND ADDRESS OF CREDITOR | DATE OF<br>SETOFF | AMOUNT OF<br>SETOFF |
|------------------------------|-------------------|---------------------|
|------------------------------|-------------------|---------------------|

None 14. Property held for another person

- ☒ List all property owned by another person that the debtor holds or controls.
- | NAME AND ADDRESS<br>OF OWNER | DESCRIPTION AND VALUE<br>OF PROPERTY | LOCATION OF PROPERTY |
|------------------------------|--------------------------------------|----------------------|
|------------------------------|--------------------------------------|----------------------|

None 15. Prior address of debtor



If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, also any separate address of either spouse.

ADDRESS

NAME USED

DATES OF OCCUPANCY

16. Spouses and Former Spouses

None ☒ If the debtor resides in a community property state, commonwealth or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of those substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None ☒ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
--------------------------	------------------------------------------	-------------------	----------------------

None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
--------------------------	------------------------------------------	-------------------	----------------------

None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
------------------------------------------	---------------	--------------------------

Questions 16-21 are NOT APPLICABLE and therefore not Included on this Statement of Affairs

\* \* \* \* \*

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 7/26/04

Signature of Debtor Thomas Anderson  
THOMAS ANDERSON

Date 7/26/04

Signature of Joint Debtor (if any) Lizette Anderson  
LIZETTE ANDERSON

0 continuation sheets attached

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. § 152 and 3571

**CERTIFICATION OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. §110)**

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security No.

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

X

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS-WESTERN DIVISION**

Thomas Anderson, & Lizett  
In re Anderson, his wife.,  
Debtor

Case No. \_\_\_\_\_

Chapter Chapter 13

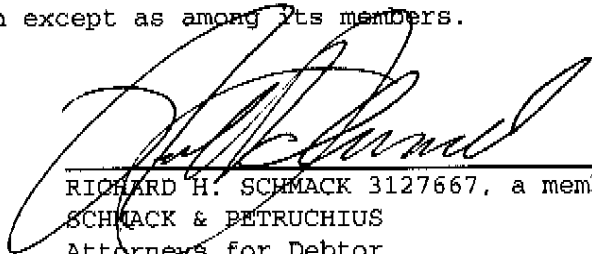
**DISCLOSURE OF COMPENSATION - Rule 2016(b)**

RICHARD H. SCHMACK of SCHMACK & PETRUCHIUS pursuant to  
Bankruptcy Rule 2016(b) and 11 U.S.C. §329(a), states as follows:

1. During the one-year period prior to the filing of this case,  
the above-named debtor has paid to SCHMACK & PETRUCHIUS the sum of  
\$2,444.00 for services rendered and costs incurred in contemplation  
of and in connection with this case, and as a retainer which includes  
a filing fee of \$194.00.

2. SCHMACK & PETRUCHIUS has not shared or agreed to share such  
compensation with any other person except as among its members.

DATED: 7/26/04

  
\_\_\_\_\_  
RICHARD H. SCHMACK 3127667, a member of  
SCHMACK & PETRUCHIUS  
Attorneys for Debtor

Richard H. Schmack  
Schmack & Petruchius  
584 West State Street  
Sycamore, IL 60178  
(815) 895-2074  
Fax: (815) 899-3847

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS**

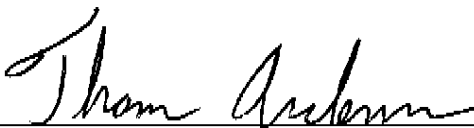
IN RE: )  
 )  
Thomas Anderson, and )  
 )  
Lizett Anderson, )  
 )  
Debtors. ) 04 B \_\_\_\_\_

**VERIFICATION OF CREDITOR MATRIX**

Number of Creditors: \_\_\_\_\_ 16

The above-named Debtors hereby verify that the list is true and correct to the best of our knowledge.

Dated: 7/26/04

  
\_\_\_\_\_  
Thomas Anderson, Debtor

  
\_\_\_\_\_  
Lizett Anderson, Joint Debtor

Richard H. Schmack  
Attorney Registration No.3127667  
Schmack & Petruchius  
Attorneys At Law  
584 West State Street  
Sycamore, IL 60178  
Voice: 815•895•2074  
Facsimile: 815•899•3847